

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BIANCA K MCKAY
WILLIAM J METCALFE
Debtor(s)

Case No. 17-02189

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/25/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/24/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$0.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$0.00**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCED COLLECTION	Unsecured	1,017.00	NA	NA	0.00	0.00
AMERICASH LOANS CORP	Unsecured	1,650.00	1,387.92	1,387.92	0.00	0.00
AMERICASH LOANS CORP	Unsecured	NA	1,278.47	1,278.47	0.00	0.00
AMERICASH LOANS CORP	Unsecured	NA	1,840.76	1,840.76	0.00	0.00
AMERICOLLECT INC	Unsecured	846.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	124.00	NA	NA	0.00	0.00
ATT MOBILITY	Unsecured	650.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	650.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,900.00	20,246.18	19,909.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	1,009.00	NA	337.18	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	476.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,063.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	536.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	189.00	NA	NA	0.00	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	484.00	505.62	505.62	0.00	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	1,493.00	1,620.82	1,620.82	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	100.00	309.00	309.00	0.00	0.00
CITY OF CHICAGO HEIGHTS	Unsecured	350.00	NA	NA	0.00	0.00
Credit Collection Part	Unsecured	1,774.00	NA	NA	0.00	0.00
DIRECTV	Unsecured	300.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS INC	Unsecured	328.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	327.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	1,150.00	620.49	620.49	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	NA	484.48	484.48	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	600.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	173.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	96.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	65.00	NA	NA	0.00	0.00
MIDSTATE COLLECTION SOLUTION	Unsecured	21.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	179.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Unsecured	1,868.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MONTEREY FINANCIAL SVC	Secured	1,000.00	NA	2,868.00	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	354.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	500.00	532.66	532.66	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	15,000.00	19,201.40	19,201.40	0.00	0.00
US DEPT OF ED NELNET	Unsecured	8,566.00	30,086.04	30,086.04	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,579.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	4,560.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,622.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,735.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,319.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,239.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	1,268.00	NA	NA	0.00	0.00
VERIZON	Unsecured	NA	943.78	943.78	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$19,909.00	\$0.00	\$0.00
All Other Secured	\$2,868.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,777.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$59,148.62	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$0.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/25/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.